March 2009

**RE: EDExpress for Windows 2009-2010, Release 2.0**

Dear EDExpress Users:

Federal Student Aid is pleased to announce the availability of EDExpress for Windows 2009-2010, Release 2.0. Release 2.0 adds Federal Pell Grant (Pell Grant), Teacher Education Assistance for College and Higher Education Grant (TEACH Grant), and William D. Ford Federal Direct Loan (Direct Loan) functionality for the 2009-2010 award cycle.

**Note**: The Pell Grant module also includes 2009-2010 origination and disbursement functionality for the Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant).

**About this Cover Letter**

This letter includes the following information:

- An overview of EDExpress 2009-2010, Release 2.0

- An important alert regarding the implementation of 2009-2010 Pell Grant payment and disbursement schedules in EDExpress 2009-2010

- A list of 2009-2010 enhancements available in Release 2.0

- Results gathered from EDExpress benchmark testing

- Reminders on backing up and optimizing your EDExpress database

**Important Note**: See the section "Direct Loan Award Limits in Release 2.0" later in this guide for important information regarding Direct Loan award limit updates in the Release 2.0 Packaging and Direct Loan modules.

Schools send and receive Pell Grant, TEACH Grant, ACG, National SMART Grant, and Direct Loan origination and disbursement data to and from the Common Origination and Disbursement (COD) System using the Common Record's e**X**tensible **M**arkup **L**anguage (XML) format. EDExpress converts the data to XML format automatically during the export process and can import files returned from the COD System in XML format.

**How to Get EDExpress and Documentation**

You can download Release 2.0 and related user documentation from ED's Federal Student Aid Download (FSAdownload) Web site, located at <u>fsadownload.ed.gov</u>.

Instructions for downloading EDExpress are located in the "Downloading Documentation and Software from the FSAdownload Web Site" section of the *2009-2010 Installation Guide for EDExpress for Windows*.

**Note**:  Some organizations restrict their users from downloading programs from Internet sites.  If you have trouble downloading, contact your technical support staff to ensure that you have full download rights.

**If You Have Technical Support Questions**

If you have questions regarding EDExpress installation or functionality, have trouble accessing the FSAdownload Web site, or require other technical assistance, contact CPS/SAIG Technical Support.

You can reach CPS/SAIG Technical Support Monday through Friday, 8 a.m. – 8 p.m. (ET), at **800/330-5947** (**TDD/TTY 800/511-5806**).  You can also send e-mail inquiries, comments, or suggestions to CPSSAIG@ed.gov.  A representative will respond within one business day.

You can also post questions regarding EDExpress on FSATECH.  FSATECH is an electronic mailing list for technical questions about Federal Student Aid systems, software, and mainframe products.  For more information on subscribing to FSATECH, go to ed.gov/offices/OSFAP/services/fsatechsubscribe.html.

**If You Have Questions Regarding the COD System**

If you have any questions about the COD System, contact the COD School Relations Center at 800/474-7268 for Grants or 800/848-0978 for Direct Loans.  You may also e-mail CODSupport@acs-inc.com.

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# EDExpress for Windows 2009-2010, Release 2.0

EDExpress for Windows 2009-2010, Release 2.0 adds three software modules:

- Pell Grant (including ACG and National SMART Grant)

- TEACH Grant

- Direct Loan

In addition, Global functionality applicable to all modules, such as Security setup, Document Tracking setup, and User Database setup and entry is added during any installation of EDExpress.

EDExpress 2009-2010, Release 1.0, posted in January 2009, contained the Application Processing and Packaging modules.  If you have not installed Release 1.0, you can install these two modules using Release 2.0.

Release 2.0 is an upgrade to Release 1.0, and will not overwrite your Release 1.0 database unless you choose the Network Server or Stand Alone Full installation options.

For more information on the EDExpress installation process, see the *Installation Guide for EDExpress for Windows 2009-2010*, which is available for download from the FSAdownload Web site located at [fsadownload.ed.gov/softexpress0910.htm](fsadownload.ed.gov/softexpress0910.htm).

# 2009-2010 Federal Pell Grant Payment and Disbursement Schedules

Federal Student Aid announced the 2009-2010 Pell Grant disbursement and payment schedules in [Dear Colleague Letter P-09-01](), posted on the Information for Financial Aid Professionals ([IFAP]()) Web site at [ifap.ed.gov/dpcletters/P0901.html]().  In addition to changes to the maximum and minimum Pell Grant awards, the maximum Expected Family Contribution (EFC) that a student can have to be eligible to receive a Pell Grant is now 4617.

The Central Processing System (CPS) began processing 2009-2010 application and correction records following the updated Pell Grant payment and disbursement schedules on March 17, 2009.  We will begin reprocessing 2009-2010 ISIRs on April 1, 2009 for students who applied prior to March 17 and who, under earlier formulas, were not designated as being "Pell Grant Eligible," but who are now eligible for a 2009-2010 Pell Grant.

We are currently developing EDExpress 2009-2010, Release 3.0, an upgrade version that will incorporate the 2009-2010 Pell disbursement and payment schedules into EDExpress Packaging and Pell functionality.  Release 3.0 is scheduled to be posted in mid-May, 2009.

The Packaging and Pell modules in EDExpress 2009-2010, Release 2.0, continue to follow the 2008-2009 maximum Pell Grant award of $4,341, as in Release 1.0.

Release 2.0 Packaging users should note the following guidance:

- The Package and Repackage processes will be updated for 2009-2010 Pell Grant changes in EDExpress 2009-2010, Release 3.0.  Until Release 3.0 is available, EDExpress users can manually adjust Pell Grant awards on 2009-2010 Packaging records at any time by following the Pell Grant payment and disbursement schedules published in Dear Colleague Letter P-09-01.

- If you create Packaging records by importing ISIR data, you should **reimport** ISIR data for student records impacted by the April 1, 2009 reprocessing.  This will ensure the Pell Eligibility field on the Packaging record is set correctly.  You must **unpackage** student records at a Packaging Status of **P** (Packaged), **M** (Manually Adjusted), or **H** (Hand Packaged) in order to import new ISIR transactions.  You may wish to print the Packaging Record for impacted students before unpackaging so you have a record of the funds you originally awarded to them (in case you wish to recreate the awards).

Release 2.0 Pell users should note the following guidance:

- The COD System will begin accepting 2009-2010 Pell Grant origination and disbursement data after its March 27-28, 2009 system upgrade is complete.

- Your school may choose to delay creating or submitting Pell Grant origination records in EDExpress 2009-2010 until you have upgraded to Release 3.0.  As noted earlier, the Release 2.0 Pell module does not calculate Pell awards according to the updated Pell Grant payment and disbursement schedules.

You can create and submit 2009-2010 ACG, National SMART Grant, TEACH Grant and Direct Loan origination and disbursement data using Release 2.0.  The COD System will begin accepting ACG, National SMART Grant, TEACH Grant, and Direct Loan data for the 2009-2010 Award Year after its March 27-28, 2009 system upgrade is complete.

## Direct Loan Award Limits in Release 2.0

EDExpress 2009-2010, Release 2.0 implements revised Direct Loan award limits in the Packaging and Direct Loan modules based on provisions of the Ensuring Continued Access to Student Loans Act of 2008 (ECASLA), Pub. L. 110-227.  The ECASLA loan limit increases are effective for loans first disbursed on or after July 1, 2008.

Policy guidance on ECASLA loan limits can be found in Dear Colleague Letter GEN-08-08, posted on the IFAP Web site located at ifap.ed.gov/dpcletters/061908GEN0808.html, and Direct Loan Bulletin DLB-08-16, posted on the IFAP Web site located at ifap.ed.gov/dlbulletins/062708DLB0816.html.

**Packaging Guidance**

We updated Packaging functionality in EDExpress 2009-2010, Release 2.0, to calculate subsidized and unsubsidized loan awards (aid types **S**, **U**, and **D**) according to the loan limits defined in the ECASLA.  If you packaged records using these aid types in Release 1.0, the loan awards followed limits defined prior to the enactment of the ECASLA and may require adjustment.

After installing Release 2.0, Packaging users can manually adjust subsidized and unsubsidized Direct Loan awards on records packaged in Release 1.0 to the increased loan limits defined by the ECASLA.  This can be accomplished by increasing loan award amounts on the Awarded Funds dialog box (accessible from the Awards tab within a student record) or by importing an external Add Funds file.

Alternatively, you can run the Repackage process (by clicking **Process**, **Repackage** from the EDExpress menu bar or from a student's Awards tab) to adjust the loan awards on your packaging records to ECASLA limits.  Be aware that repackaging records in Release 2.0 may result in different award packages for your students (due to increased loan awards) than they received when packaged in Release 1.0, depending on your Packaging setup.

**Direct Loan Guidance**

We updated data edits in the Direct Loan module of Release 2.0 to ensure Direct Unsubsidized Loan award amounts fall within ECASLA loan limit increases.  These edits are followed when running the origination process (**Process**, **Originate**) from the Direct Loan Origination tab, during the import of an External Add (DIEA10OP) or External Change (DIEC10OP) file, and during disbursement entry.

For more information on the specific loan limit changes in Release 2.0, see the "Direct Loan-Specific Enhancements" section later in this letter.

## Additional Release 2.0 Changes Related to the ECASLA

In addition to Direct Loan award limit changes, the ECASLA revised and expanded eligibility rules for the ACG and National SMART Grant programs.  We have implemented changes to ACG and National SMART Grant functionality in the Pell Grant module to accommodate these changes.  For more information, see the "Pell Grant Enhancements (including ACG and National SMART Grant)" section later in this letter.

**Note**:  The Higher Education Opportunity Act of 2008 (HEOA), Pub. L. 110-35, changed the effective date for implementation of the revised ACG and National SMART Grant eligibility rules from the 2008-2009 award year to the 2009-2010 award year.

## Microsoft Windows Vista Test Results

We tested Microsoft Windows Vista as an operating system for our EDESuite PC products in 2008.  For information on our Vista testing results, issues we discovered, and steps schools need to take in order to run EDExpress on Vista operating systems, see the September 18, 2008 electronic announcement posted on the IFAP Web site, located at ifap.ed.gov.

## Section 508 Compliance

To comply with Section 508 of the Rehabilitation Act, all EDESuite PC products are compatible with screen reader technology used by the visually impaired.  Screen reader software cannot interpret color shading in EDESuite software entry fields or directly read the contents of software grid cells.  To accommodate these restrictions, EDESuite software includes the following features:

- All software fields that are shaded yellow to indicate they are required also display a "-R" after the software label.  The "-R" indicates the field is required.

- All software fields that are shaded blue after a previously saved value has been modified also display a "-C" after the software label.  The "-C" text indicates the field has been changed.

- All software grids display "floating" text descriptions of the contents of grid cells when cells are selected.  The text appears one cell above (or below, if the first cell is selected) the selected cell.  The text lists Row number, Column title, and (if applicable) the current Value.

For more information on EDExpress functionality related to Section 508, see the help topic "Enable 508 Grid Functionality?" in EDExpress 2009-2010.

## Product Enhancements

The following product enhancements have been incorporated into EDExpress 2009-2010, Release 2.0.

**Note**:  Some enhancements listed below were originally made available to users in Release 1.0. We are repeating the enhancements here for the benefit of users installing EDExpress 2009-2010 for the first time.  For more information on 2009-2010 enhancements to Application Processing, Packaging, and Global functionality, see the *EDExpress for Windows 2009-2010, Release 1.0 Cover Letter* available on the FSAdownload Web site located at fsadownload.ed.gov/softexpress0910.htm.

**General Changes**

- **Updated Cycle References and Message Classes** – We updated software labels, online help, reports, and other functionality throughout EDExpress to reference the 2009-2010 cycle. Message classes with cycle indicators are also updated for 2009-2010 in File Management (**Tools**, **Setup**, **Global**, **File Management**) and in various Import and Export dialog boxes throughout EDExpress.

  **Note**: For more information regarding message classes used by the CPS in 2009-2010, see the Processing Codes section of the *2009-2010 EDE Technical Reference*. For more information regarding message classes used by the Common Origination and Disbursement (COD) System in 2009-2010, see Volume III, Section 2 of the *2009-2010 COD Technical Reference*. Both documents are available on the FSAdownload Web site located at fsadownload.ed.gov

- **Updated EDExpress Icon and Splash Screen Color Updated to Match 2009-2010 FAFSA –** The EDExpress software's Windows icon and splash screen (which appears when you start the software in Windows) have been colored green to match the 2009-2010 FAFSA form.

- **Updated HERA Overview and TEACH Grant Help Topics** – We updated help topics available in Global, Application Processing, Packaging, and Query online help for 2009-2010 that provide detailed information and guidance on EDExpress changes related to the HERA and the TEACH Grant. The topics are titled "Academic Competitiveness Grant (ACG)," "National Science and Mathematics Access to Retain Talent (SMART) Grant," "Graduate and Professional Student PLUS Loan (Grad PLUS)," "Other HERA Changes Overview," and "Teacher Education Assistance for College and Higher Education Grant (TEACH Grant)." You can access the topics by clicking **Help**, **Help Topics** from the EDExpress menu bar, selecting the **Index** tab, and typing the name of the topic you want to view.

**ED-Initiated and Prior Year Import**

- **Updated ED-Initiated Import Message Class for ACG Data File** – The 2009-2010 version of the ACG Data File (message class ED2010OP) can be imported and printed using the EDExpress Global ED Initiated import function.

  The ACG Data File contains ACG student self-identification data entered on FAFSA on the Web or FAA Access to CPS Online, or by calling the FSAIC, and can be used as part of eligibility determination and verification procedures. The report is print-only, and the data is not stored in the EDExpress database. You must define the ACG Data File message class in **Tools**, **Setup**, **Global**, **ED Initiated Imports** before you can import ACG Data Files you have received. A record layout for the ACG Data File is available in the Record Layouts section of the *2009-2010 Electronic Data Exchange (EDE) Technical Reference*, available on the FSAdownload Web site, located at fsadownload.ed.gov.

**Note**:  Due to a limitation in the number of comment codes that can be assigned to a given ISIR transaction, ACG-related comment codes may not always appear on the ISIR for ACG-eligible students.  Be sure to check ACG Data Files (ED2010OP) for additional ACG eligibility information.

- **TEACH Grant Setup and Queries Added to Prior Year Import** – We updated the Prior Year import process to pull TEACH Grant setup parameters and queries from the EDExpress 2008-2009 database into EDExpress 2009-2010, reducing user entry time.  In EDExpress 2009-2010, Release 2.0, you can pull forward specific TEACH Grant setup information (such as School setup), as well as Global Security Groups, File Management setup with TEACH Grant-specific settings, and the TEACH Grant fund code in Packaging Fund Maintenance.

**Note**:  See the "Direct Loan-Specific Enhancements" section for additional Prior Year import changes.

**NSLDS View and Print**

- **New TEACH Grant NSLDS Data Elements on ISIR Record** – New NSLDS data elements for the TEACH Grant are included in the 2009-2010 ISIR record.  NSLDS data elements included in the ISIR record can be viewed in EDExpress from a student's record (**View**, **NSLDS**) or printed on the NSLDS report (**File**, **Print**, **App Express**, **NSLDS**).

  **Note**:  See the *2009-2010 Summary of Changes for the Application Processing System* guide, available on the FSAdownload Web site, located at fsadownload.ed.gov, for more detailed information on changes to NSLDS information for 2009-2010.

**Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan Processing**

- **Updated Valid Date Ranges –** We updated valid date ranges for the 2009-2010 processing cycle to synchronize EDExpress with the COD System edits and federal policy.  These date ranges include:

| Field | Range |
| --- | --- |
| ACG, National SMART Grant, and Pell Enrollment Date | 1/1/2009 to 06/30/2010 |
| ACG, National SMART Grant, and Pell Payment Period Start Date | 1/1/2009 to 06/30/2010 |
| ACG, National SMART Grant, and Pell Payment Disbursement Date* | 1/1/2009 to 09/30/2015 |
| TEACH Grant Enrollment Date and Disbursement Date | On or after 1/1/2009 |
| DL Date of Birth | 1/1/1910 to 12/31/2001 |
| DL Loan Period Begin Date | On or before 6/30/2010 |

| Field | Range |
|---|---|
| DL Loan Period End Date | On or after 7/1/2009 |
| DL Academic Year Start Date | On or before 6/30/2010 |
| DL Academic Year End Date | On or after 7/1/2009 |
| DL Disbursement Date (all loan types) | 06/22/2008 to 12/26/2013 |

\* Although EDExpress accepts any date on or after 01/01/2009, the valid 2009-2010 date range for Pell Grant, ACG, and National SMART Grant disbursement records is the date the 2009-2010 Pell schedules are posted on the IFAP Web site (ifap.ed.gov) to 09/30/2015.

## TEACH Grant Enhancements

The following enhancements solely affect the TEACH Grant module:

*Setup*

- **TEACH Grant Setup Option Added to Require Entrance Interview Date Prior to Actual Disbursements** – We added a new field labeled "Entrance Interview Required Prior to Actual Disbursement?" to TEACH Grant School setup (**Tools**, **Setup**, **COD**, **School**, **TEACH**). If you select this option, EDExpress requires that the TEACH Grant Entrance Interview Date field be non-blank on a student record's Demo tab before you can save any TEACH Grant actual disbursements for the student.

*Import*

- **Added Import, Storage, and Display of TEACH Grant Entrance Counseling Results Data Sent by COD System** – We updated EDExpress to import, store, and display data in the new TEACH Grant Annual Counseling Acknowledgement (message class CRAC10OP) file sent by the COD System. If you select the new "Overwrite Existing TEACH Entrance Interview Date?" checkbox in the Import dialog box (**File**, **Import**, **TEACH**), the import process overwrites TEACH Entrance Interview Date values on the Demo tab for affected students with the data in the CRAC10OP file.

- **TEACH Grant ATS Discharge Report Import, Print Functionality Added** – We modified EDExpress to import and print the new TEACH Grant Agreement to Serve (ATS) Discharge Report sent by the COD System for the 2009-2010 award year under message class ATSDISOP. The report includes student identifier information, the ATS ID, the ATS Discharge Date, the discharge reason code, and the discharge reason code description.

**Pell Grant Enhancements (including ACG and National SMART Grant)**

The following enhancements solely affect the Pell Grant module:

*Entry, Import*

- **ACG and National SMART Grant Data Edits Updated to Allow Eligible Noncitizens** – Provisions of the ECASLA extended ACG and National SMART Grant eligibility to eligible noncitizens.  As a result, we updated origination data edits in the software to allow ACG and National SMART Grant records to be saved with a Citizenship Status of 2.  This change is applicable to records created or modified using manual entry, multiple entry, or external import.

- **National SMART Grant Data Edits Updated to Allow Five-Year Programs** – Provisions of the ECASLA extended National SMART Grant eligibility to students enrolled in five-year programs.  As a result, we relaxed origination data edits in the software to allow National SMART Grant records to be saved with an Academic Year Level of 5 (5th year/Other Undergraduate).  This change is applicable to records created or modified using manual entry, multiple entry, or external import.

**Direct Loan-Specific Enhancements**

The following enhancements solely affect the Direct Loan module:

*Setup*

- **Origination Fee Defaults to 1.5% for Subsidized and Unsubsidized Loans** – Provisions of the Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, reduced the origination fee charged to Direct Stafford Loan borrowers to 1.5 percent for loans, provided the earliest actual disbursement (Disbursement Release Indicator [DRI] = True, or selected) is made on or after July 1, 2009.  As a result, the Sub/Unsub Loan Fee Percentage in Direct Loan School setup (**Tools**, **Setup**, **COD**, **School**, **Direct Loan**) defaults to the reduced origination fee percentage of 1.5 percent for subsidized and unsubsidized loan records created in EDExpress 2009-2010.

  **Note**:  If you are originating loans in EDExpress 2009-2010 with an earliest disbursement date *before* July 1, 2009, you must change the Sub/Unsub Loan Fee Percentage field to 2.000 in Direct Loan School setup before originating those loans.  If you want to subsequently originate loans with an earliest disbursement date *on or after* July 1, 2009, you must change the Sub/Unsub Loan Fee Percentage field back to 1.500 in Direct Loan School setup before originating those loans.

**Note**:  If you import Prior Year User-Defined Queries, Setup, and File Formats from EDExpress 2008-2009 into EDExpress 2009-2010 with the COD School (Direct Loan School) checkbox selected, be aware that the default value for the Sub/Unsub Loan Fee Percentage will be set to 2.000.  Make sure that you return the Sub/Unsub Loan Fee Percentage value in COD School setup (Direct Loan) to the 2009-2010 default of 1.500 before you originate any subsidized or unsubsidized loans with an earliest disbursement date on or after July 1, 2009.

**Note:**  There is no change in the Loan Fee Percentage for Direct PLUS Loans; it remains at 4 percent.

- **Interest Rebate Percentage Defaults to 1.0% for Subsidized and Unsubsidized Loans** – Changes in federal regulations reduced the interest rebate percentage calculated for Direct Stafford Loan borrowers to 1.0 percent for loans, provided the earliest actual disbursement (DRI = True, or selected) is made on or after July 1, 2009.  As a result, the Sub/Unsub Interest Rebate Percentage in Direct Loan School setup (**Tools**, **Setup**, **COD**, **School**, **Direct Loan**) defaults to 1.000 percent for subsidized and unsubsidized loan records created in EDExpress 2009-2010.

  **Note:**  If you are originating loans in EDExpress 2009-2010 with an earliest disbursement date *before* July 1, 2009, you must change the Sub/Unsub Interest Rebate Percentage field to 1.500 in Direct Loan School setup before originating those loans.  If you want to subsequently originate loans with an earliest disbursement date *on or after* July 1, 2009, you must change the Sub/Unsub Interest Rebate Percentage field back to 1.000 in Direct Loan School setup before originating those loans.

  **Note**:  If you import Prior Year User-Defined Queries, Setup, and File Formats from EDExpress 2008-2009 into EDExpress 2009-2010 with the COD School (Direct Loan School) checkbox selected, be aware that the default value for the Sub/Unsub Interest Rebate Percentage will be set to 1.500.  Make sure that you return the Sub/Unsub Interest Rebate Percentage value in COD School setup (Direct Loan) to the 2009-2010 default of 1.000 before you originate any subsidized or unsubsidized loans with an earliest disbursement date on or after July 1, 2009.

  **Note:**  There is no change in the Interest Rebate Percentage for Direct PLUS Loans; it remains at 1.5 percent.

*Entry, Import*

- **Direct Loan Origination Process, Data Edits Updated for ECASLA Loan Limits** – We updated the origination process and data entry edits to calculate and allow Direct Loan awards that are based on the loan limit increases mandated in the ECASLA.  This change also affects records created or modified using manual entry, multiple entry, and external import add (DIEA10OP) or external change (DIEC10OP) files.

The higher loan limits resulting from the ECASLA are shown in **bold** below; items followed by an asterisk (*) impact the EDExpress origination process and data entry edits:

– $3,500 in base subsidized/unsubsidized loans for first-year undergraduate dependent students (students whose parents are PLUS-eligible); **$2,000** for additional unsubsidized loans*

– $4,500 in base subsidized/unsubsidized loans for second-year undergraduate dependent students (students whose parents are PLUS-eligible); **$2,000** for additional unsubsidized loans*

– $5,500 in base subsidized/unsubsidized loans for third-year and beyond undergraduate dependent students (students whose parents are PLUS-eligible); **$2,000** for additional unsubsidized loans*

– $3,500 in base subsidized/unsubsidized loans for first-year undergraduate independent students and dependent students whose parents cannot borrow PLUS; **$6,000** for additional unsubsidized loans*

– $4,500 in base subsidized/unsubsidized loans for second-year undergraduate independent students and dependent students whose parents cannot borrow PLUS; **$6,000** for additional unsubsidized loans*

– $5,500 in base subsidized/unsubsidized loans for third-year and beyond undergraduate independent students and dependent students whose parents cannot borrow PLUS; **$7,000** for additional unsubsidized loans*

– $8,500 for graduate/professional base subsidized/unsubsidized loans; $12,000 for additional unsubsidized loans*

– $2,625 for preparatory coursework base subsidized/unsubsidized loans (for enrollment in an undergraduate program); **$6,000** for additional unsubsidized loans

– $5,500 for preparatory coursework base subsidized/unsubsidized loans (for enrollment in a graduate or professional program); $7,000 for additional unsubsidized loans*

– $5,500 for teacher certification base subsidized/unsubsidized loans; $7,000 additional unsubsidized loans*

– **$31,000** aggregate limit for subsidized/unsubsidized loans for dependent students (students whose parents are PLUS-eligible)

– **$57,500** aggregate limit for subsidized/unsubsidized loans for independent students and for dependent students whose parents cannot borrow PLUS loans

– $138,500 aggregate limit for subsidized/unsubsidized loans for graduate and professional students (including maximum of $65,500 in subsidized loans)

The COD System will use the date of the earliest anticipated disbursement (DRI = False) if there are no actual disbursements (DRI = True, or selected) when determining the appropriate loan limits to apply. The COD System will use the earliest actual disbursement, if both actual and anticipated disbursements exist for a loan, when determining the appropriate loan limits to apply.

- **Counseling Type Indicator Added to Loan Entrance Counseling Results Import Report** – The import edit report for the Loan Entrance Counseling Results file (message class DECFENOP) displays the counseling type indicator that is now sent by Direct Loan Servicing for each record in the file. The counseling type indicator defines whether the record is a subsidized, unsubsidized, or Grad PLUS loan. Counseling type indicator data is not stored in the EDExpress database and will not update entrance counseling information displayed on the Demo tab for affected students.

*Print*

- **SSN Masking Implemented for Disclosure Statements** – For increased security, EDExpress now masks the first five digits of the students' Social Security numbers (SSNs) with Xs and displays only the last four digits (such as XXXXX9999) that appear in the SSN field and in the loan ID on the subsidized, unsubsidized, and PLUS Disclosure Statement.

## 2009-2010 COD Technical Reference

The *2009-2010 COD Technical Reference* provides technical specifications and record layouts for transmitting Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan data to the COD System. You can download this technical reference from the FSAdownload Web site, located at [fsadownload.ed.gov](fsadownload.ed.gov).

# EDExpress Benchmarking

We performed benchmarking tests on the EDExpress 2009-2010, Release 2.0 software to determine how it operates in certain operating environments.  These tests were all completed on a Pentium 1.2 GB MHz with 512 MB RAM.

**Imports**

The benchmarking results for EDExpress import files are as follows:

- These imports were imported into an empty EDExpress database.

- The Benchmarking Volume is the type and number of records that were imported in the test.

- The Time Elapsed column indicates the measurement of time starting when the user clicks OK in the Import dialog box to begin the import process until the import statistics are displayed.

*Direct Loan*

| Import | Operating System | Benchmarking Volume | Time Elapsed |
|---|---|---|---|
| External Add | Windows 2000 | 1000 records | 3 min, 29 seconds |
| | Windows XP | 1000 records | 3 min, 19 seconds |
| ISIR Import | Windows 2000 | 1000 records | 49 seconds |
| | Windows XP | 1000 records | 50 seconds |

*TEACH Grant*

| Import | Operating System | Benchmarking Volume | Time Elapsed |
|---|---|---|---|
| External Add | Windows 2000 | 1000 records | 41 seconds |
| | Windows XP | 1000 records | 40 seconds |
| ISIR Import | Windows 2000 | 1000 records | 12 seconds |
| | Windows XP | 1000 records | 12 seconds |

*Pell Grant/ACG/National SMART Grant*

| Import | Operating System | Benchmarking Volume | Time Elapsed |
|---|---|---|---|
| YTD Data | Windows 2000 | 1000 records | 5 seconds |
| | Windows XP | 1000 records | 5 seconds |
| Origination Data – ISIRs | Windows 2000 | 1000 records | 9 seconds |
| | Windows XP | 1000 records | 9 seconds |

**Reports**

The benchmarking results for EDExpress reports and lists are as follows:

- The Benchmarking Volume is the number of records or approximate number of pages that were printed in the test.

- The Time Elapsed column indicates the length of time starting when the user clicks OK in the EDExpress Print dialog box and ending when the operating system's (Windows 2000/XP) Print dialog box displays.

*Direct Loan*

| Report | Operating System | Benchmarking Volume | Time Elapsed |
|---|---|---|---|
| List–Anticipated Disbursements | Windows 2000 | 5 records, 10 pages | 1 second |
| | Windows XP | 5 records, 10 pages | 1 second |
| Sub/Unsub/PLUS/Grad PLUS MPNs | Windows 2000 | 2 notes, 4 pages | 1 second |
| | Windows XP | 2 notes, 4 pages | 1 second |

*TEACH Grant*

| Report | Operating System | Benchmarking Volume | Time Elapsed |
|---|---|---|---|
| Origination Record | Windows 2000 | 10 records, 10 pages | 2 seconds |
| | Windows XP | 10 records, 10 pages | 2 seconds |
| Disbursement List | Windows 2000 | 25 records, 2 pages | 2 seconds |
| | Windows XP | 25 records, 2 pages | 2 seconds |

*Pell Grant/ACG/National SMART Grant*

| Report | Operating System | Benchmarking Volume | Time Elapsed |
|---|---|---|---|
| Origination Record | Windows 2000 | 3 records, 6 pages | 1 second |
| | Windows XP | 3 records, 6 pages | 1 second |
| Disbursement List | Windows 2000 | 32 records, 4 pages | 1 second |
| | Windows XP | 32 records, 4 pages | 1 second |

# Reminders

**Back Up Your Database Regularly**

You should back up your EDExpress database file (**expres90.mdb**) regularly so you do not lose your data.  We recommend that you back up your files after each major update to your database (for example, after updating a large group of student records), or at least once a week.  You should also back up your data before and after you run the software utilities as a precautionary measure.

EDExpress does not include a backup utility.  You must use your own backup system.  Be sure to test your backup system regularly to verify that you can reliably restore your database.

**Optimize Your Database with Software Utilities**

EDExpress contains utilities enabling you to optimize your database to prevent problems.  We recommend that you run the Compact and Repair Database and Verify Database utilities at least once a week.  Be sure to create a backup of your database before and after running these utilities.

Run the software utilities in the following order:

- Compact and Repair Database

- Verify Database

- Compact and Repair Database

**Run the Compact and Repair Database Utility**

The Compact and Repair Database utility resolves inconsistencies in record storage and improves the performance of the EDExpress database.  Running this utility at least once a week helps to prevent database problems.

Events such as a power outage or a local area network (LAN) failure can corrupt your database if it occurs while users are logged into EDExpress.  If your system functions unpredictably (for example, you start getting database error messages), run the Compact and Repair Database utility.

Running the Compact and Repair Database utility on a regular basis can make your database significantly smaller and improve the performance of EDExpress.  The utility reduces the size of your database by organizing and storing records more efficiently and removes records flagged for deletion.

**Warning**:  Before using the Compact and Repair Database utility, be sure you have space on your hard drive or in your LAN folder that is at least three times the current size of your EDExpress database.  You should also ensure all other users are logged out of EDExpress before running the Compact and Repair Database utility.

## Run the Verify Database Utility

Each student record in EDExpress has multiple parts that are stored in different database tables.  The Verify Database utility checks the integrity of relationships between these tables.  If EDExpress shuts down due to a program error or halts abnormally while you are processing data, links between various parts of a record may become damaged.  Verify Database repairs these damaged links within the database.

You should always run the Compact and Repair Database utility before and after running the Verify Database utility.  Running this utility at least once a week is recommended as part of your preventative maintenance routine.

**Warning**:  Before using the Verify Database utility, ensure you have hard drive or LAN folder space available equal to at least three times the current size of your EDExpress database.  You should also ensure all other users are logged out of EDExpress before running the Verify Database utility.